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File: PGPB

Apr 29, 2004

DOCUMENT-IDENTIFIER: US 20040083125 A1

TITLE: Method and system for delivering customer services to independent insurance agents

Pre-Grant Publication (PGPub) Document Number:
20040083125

Detail Description Paragraph:

[0050] In one embodiment of the invention, the digital certificate is an X.509 certificate. The X.509 certificate allows users to identify themselves remotely, and locally. The certificates may be installed on Windows.RTM. 95, Windows .RTM. NT. The digital certificates primarily contain information about the holder's identity such as name, location, and/or a private identification number (PIN) obtained upon registering for access to the electronic common area 216. In one embodiment of the invention, the holder's identification is placed in an X.500 library that is used as a look-up table for users having proper access authority. The digital certificate is generally signed by a certificate authority. In one embodiment of the invention, the certificate authority can be the insurance carrier. However, the authorizing authority can be another entity solely responsible for network security.

Detail Description Paragraph:

[0056] Although not shown in FIG. 3B, the vendor may be granted limited access to the central computer 104. The vendor may also be given the same path of entry to the central computer 104 as the independent agent 110 as shown in FIG. 3A. In that aspect of the invention, the vendors authenticated digital certificate from Step 328 might allow limited access to a database of client information located on the central computer 104. The vendor 108 may be granted access to the central computer 104 in order to retrieve information about a particular insurance claim file. When the vendor 108 completes updating the Agents Virtual Community 216, or reviewing the various features in the virtual community, the vendor 108 exits the system 200 through Steps 334, 338, and 340.

CLAIMS:

8. The method of claim 6 wherein the step of providing as part of the communications network an electronic common area further comprises the step of: providing network security using digital certificates to identify the plurality of independent insurance agents, and the plurality of automobile service vendors before allowing access to the electronic common area.

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